

Certificate of Notice Page 1 of 3  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS E. DZAMBO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23767

Chapter 13

Related to: Document No. 58

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 11th day of January, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

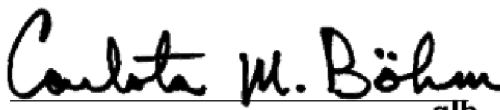
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
1/11/21 7:11 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

BY THE COURT:

  
Carlota M. Böhm <sup>glb</sup>  
Chief United States Bankruptcy Judge

In re:  
Thomas E. Dzambo  
Debtor

Case No. 15-23767-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 11, 2021

User: mgut  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

Recip ID	Recipient Name and Address
db	+ Thomas E. Dzambo, 190 Arla Drive, Pittsburgh, PA 15220-2632
14121971	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot, PO Box 182676, Columbus, OH 43218-2676
14121973	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, PO Box 78008, Phoenix, AZ 85062-8008
14121970	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14121967	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, 5th Third Bank, PO Box 630778, Cincinnati, OH 45263-0778
14136483	+ Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
14163964	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14173631	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14121974	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14121975	Northstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Jan 12 2021 02:16:07	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14132098	Email/Text: ally@ebn.phinsolutions.com	Jan 12 2021 02:36:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14121968	Email/Text: ally@ebn.phinsolutions.com	Jan 12 2021 02:36:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14121969	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 12 2021 02:09:47	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14148879	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 12 2021 02:09:47	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14187319	Email/Text: bnc-quantum@quantum3group.com	Jan 12 2021 02:36:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14186718	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 12 2021 02:38:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14121972	Email/PDF: gecsed@recoverycorp.com	Jan 12 2021 02:12:44	Levins, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14186723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 12 2021 02:16:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14123016	Email/PDF: rmscedi@recoverycorp.com	Jan 12 2021 02:16:06	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL

District/off: 0315-2

User: mgut

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Date Rcvd: Jan 11, 2021

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33131-1605

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Nationstar Mortgage LLC
14121976	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Sears, PO Box 183081, Columbus, OH 43218-3081

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Julie Frazee Steidl	on behalf of Debtor Thomas E. Dzambo julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Thomas E. Dzambo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8